

# It's Time: Faster Payments are here

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Together we'll go far



# What are faster payments?

A category of payments where speed is central



**Funds availability**



**Real-time exchange  
of information**



**Customer satisfaction**

# Why faster payments are taking off quickly

A category of payments where speed is central

**1** Adoption  
of mobile  
technology

**5 billion**  
unique mobile  
subscribers

**2** Instant  
gratification

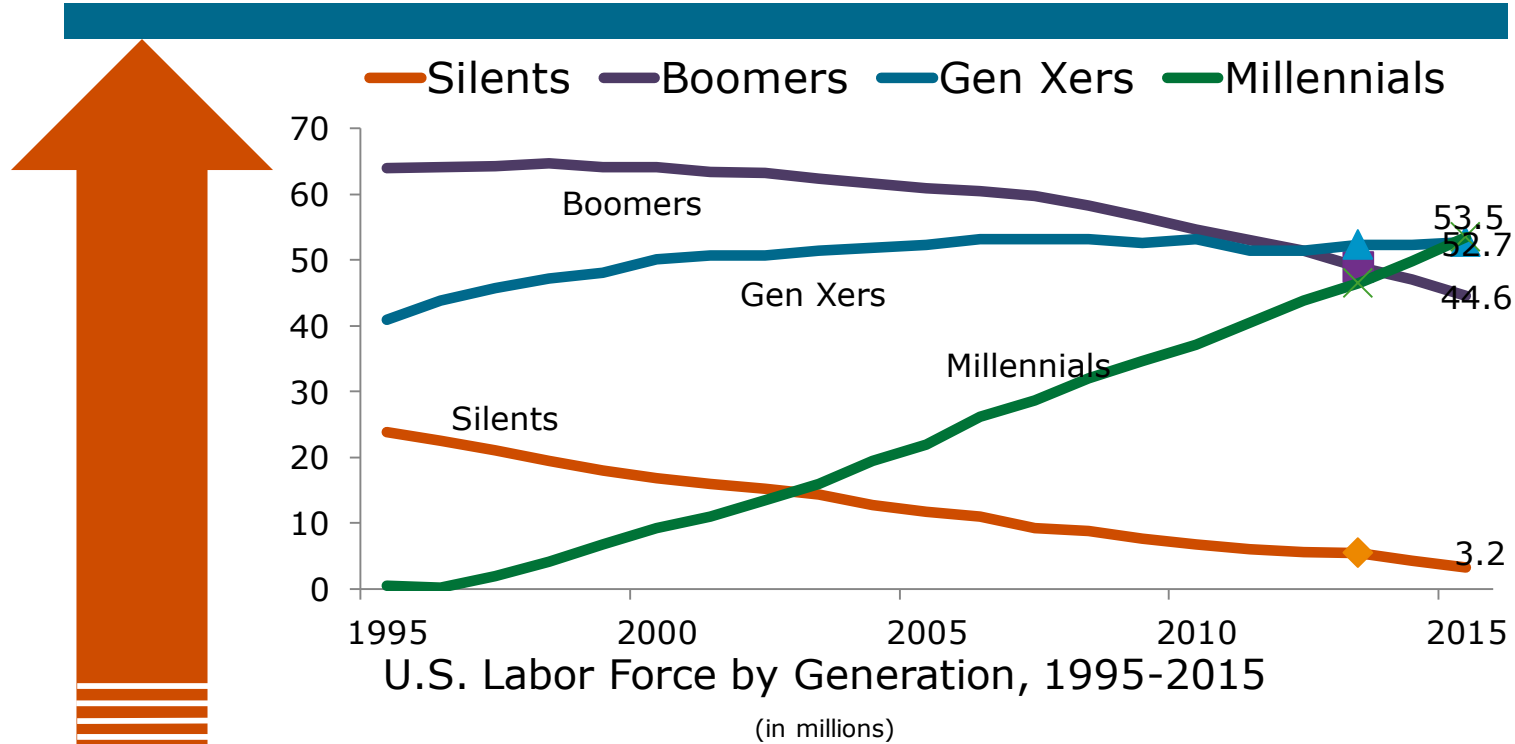
**7.5 billion**  
objects connected to  
the Internet of Things

**3** Technology  
advancements

**2/3**  
of global connections  
will be 4G and 5G  
by 2025

# Why the public sector should care

**Emerging no more...Millennials are your future tax base and workforce**



Note: Annual averages plotted 1995-2014. For 2015 the first quarter average of 2015 is shown. Due to data limitations, Silent Generation is overestimated from 2008-2015.

Source: Pew Research Center



The value of  
faster payments

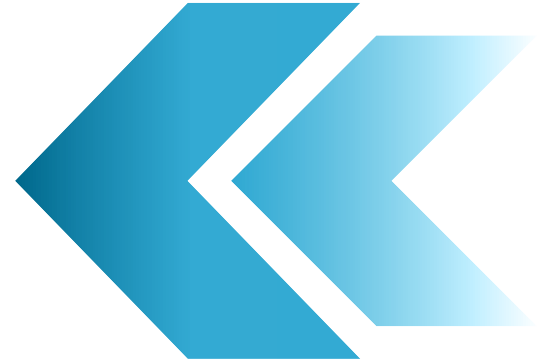


## **Paying faster**

Control over payment timing  
Business continuity  
Flexibility

## **Being paid faster**

Customer options to pay sooner  
Quicker receipt of cash  
Supporting data received



# Ask yourself these questions:



Who are  
you paying?

What information  
do you have  
about the payee?



How quickly  
do you need  
to pay?

What kind of  
payment do you  
need to make?





## What is Zelle®?

Easier consumer payments

Digital payments network

One-time registration

Fast, easy, and safe way to  
send money

**zelle**®



# How can you use it?

Insurance  
claim payments

Travel expense  
reimbursement

Freelance or  
contractor payouts

Summer Payroll

Overpayment  
reimbursements

Stipends



# Why choose to integrate it into your business strategy?

Easy consumer payments

No account data to collect or store

Expedites payments

Low-cost payment alternative

*Zelle* payments

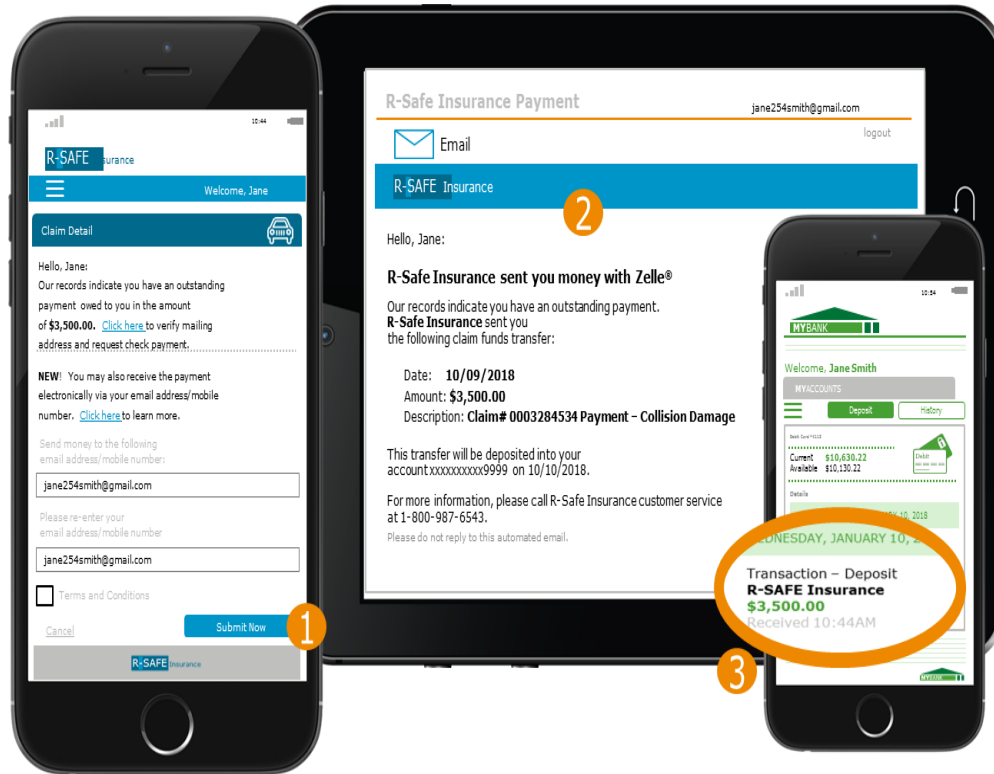


tomorrow



# B2P with Zelle<sup>®</sup>: Pay consumers easily and securely

Paying consumer's email or mobile# from the mobile app



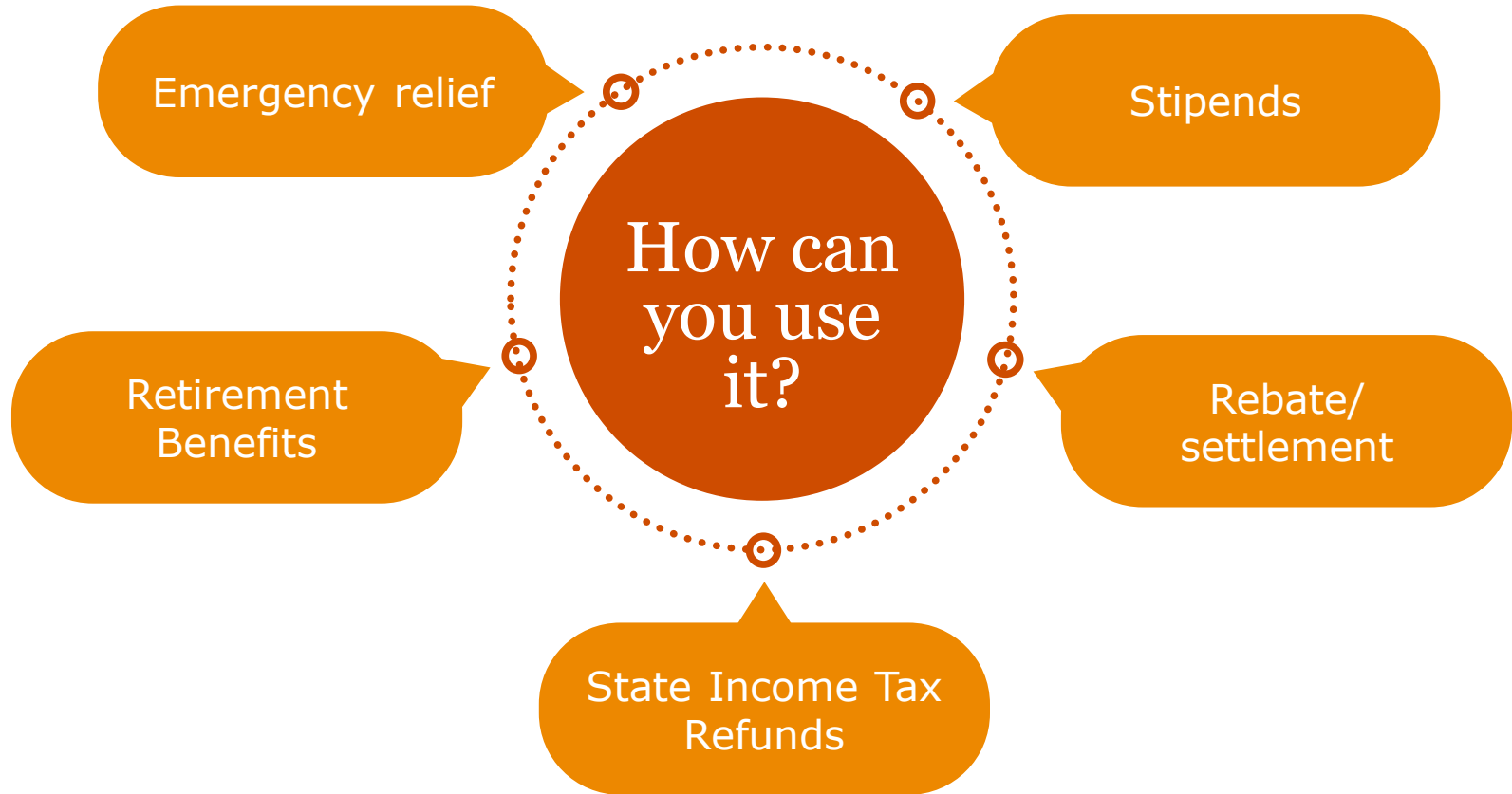


## What is Push to Card?

Near real time, settles  
in seconds

Direct issue of credit to  
a customer's debit card

No need to collect or  
store customer banking  
information



# Why choose to integrate it into your business strategy?

Real time, anytime

Flexible and scalable

Efficient

Saves money





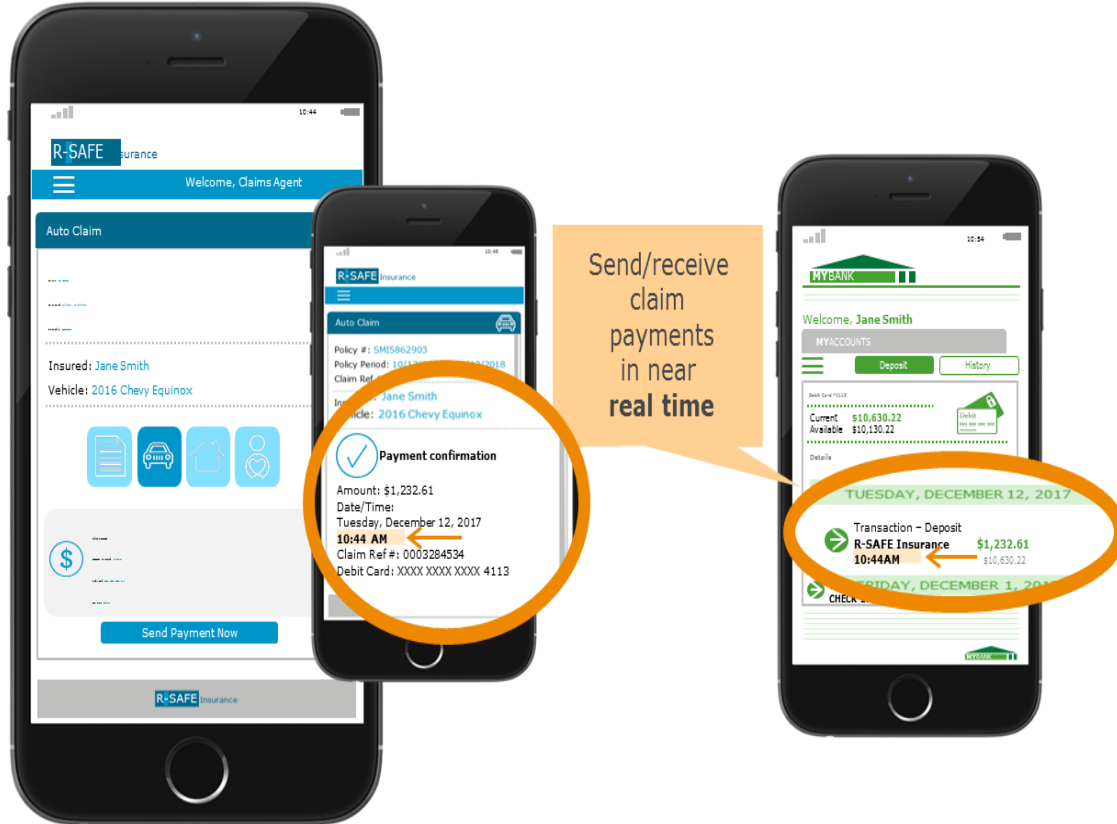
Push to Card

tomorrow





# Push to Card: Pay consumers real time – any time



# What is the Real-Time Payments service?

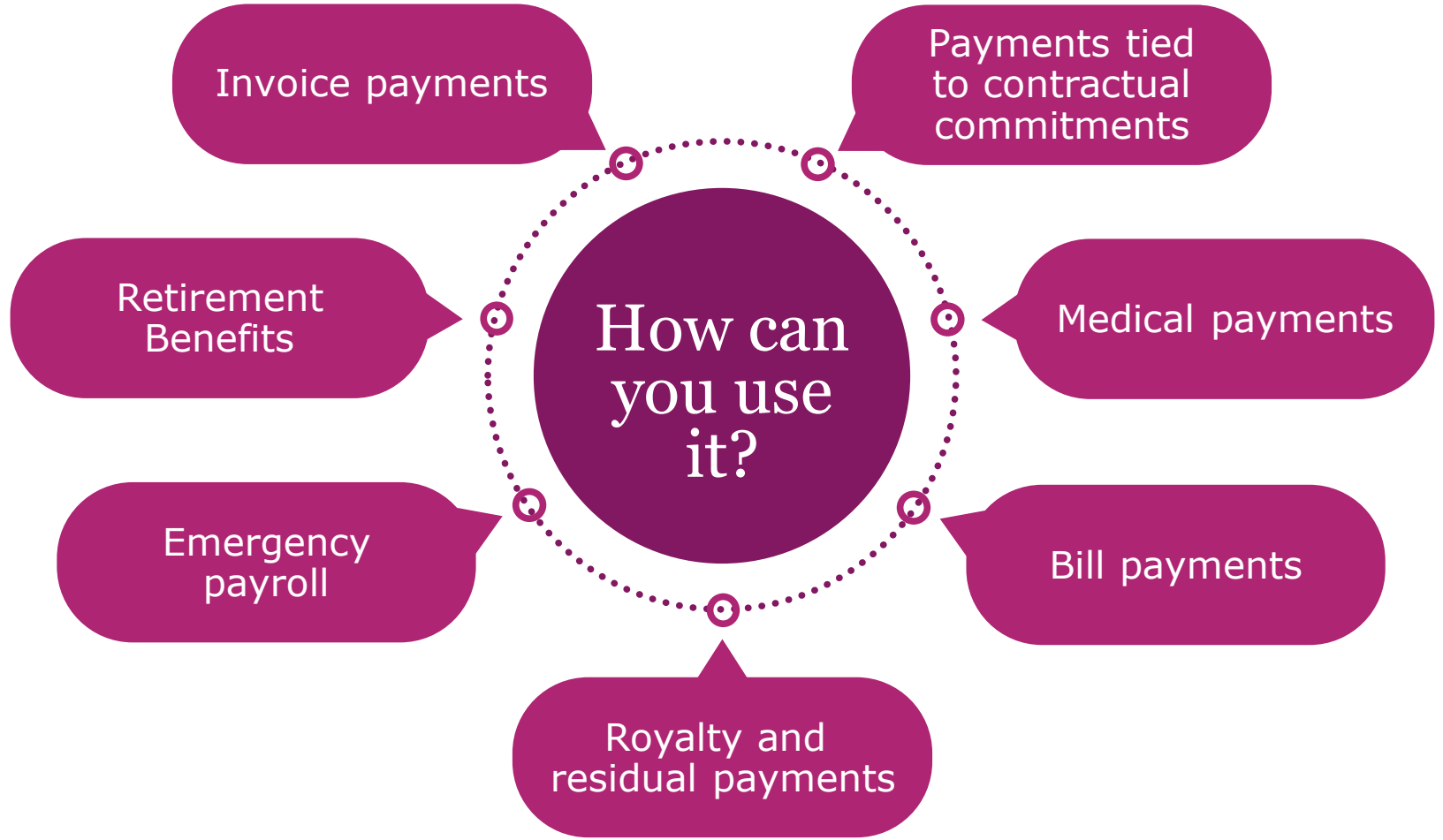
Payments received within  
seconds


Continuous processing and  
real-time settlement 24/7/365

Immediate notification of  
successful transfers

AR/AP details in linked  
remittance messages





A woman with dark hair tied back, wearing glasses and a white sweater with a blue geometric pattern, is looking at a laptop screen. The background is a blurred office environment with warm lighting.

Why choose to  
integrate it into your  
business strategy?

Payment certainty

Immediate payment  
confirmation

Customer satisfaction from  
real-time use of funds

Real-Time Payments

tomorrow





**Who**



**How fast**



**Payee information**

**Real-Time  
Payments**

B2C C2B  
B2B P2P

Real time

Bank RTN and  
account number

**Push to Card**

B2C

Near real time

Debit card number

***Zelle***

B2C  
P2P

In minutes for  
registered payees

U.S. mobile phone  
number or  
email address

**Same Day  
ACH**

B2C  
B2B

By 5:00 p.m.  
RDFI local time

Bank RTN and  
account number





Being prepared for the  
speed of faster payments

# Questions



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# For more information



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